

# THE WALL STREET JOURNAL SUNDAY

Waller

## Why It's Called a 'Depression'

appier in this situation," says Mr. Wilcox. "While their wealth has decreased, the relative disparity of their wealth to those they view as richer has decreased."

—Veronica Dagher

### Tips for Auto Shopping

According to Edmunds, a Los Angeles-based auto-research firm, discounts on cars and trucks are soaring, averaging about \$2,714 per vehicle in January, bringing the average incentive on a vehicle up 12.5% from a year ago.

But take care before you shop, because dealers around the country react differently to slow sales. Some retailers are moving as much inventory as possible at cut-rate prices, while others are trying to maximize profit on each sale.

Edmunds says variance in new car prices increased 62% between last July and December. In layman's terms, that means buyers can expect big price swings on the same car, depending on where they shop.

Dealers have always given better prices to those who request quotes online, for instance, while walk-ins usually fare worse.

You can visit Edmunds.com

### Stat of the Week

#### JOBLESS RATES:

The recession is proving how cool school can be. The jump in the rate for adults with the least education is bigger than the total percentage for college grads.

Less than a high-school diploma

Jan. 2009 12.0%

Jan. 2008 7.7%

High-school graduates, no college

8.0

4.6

Less than a bachelor's degree

6.2

3.7

College graduates

3.8

2.1

Note: Seasonally adjusted, workers 25+ years old

Source: Department of Labor

you get a rate from that financial institution, the dealer may be willing to match or beat it.

—Mike Spector

### How to Lower Your Rent

I live in a modest three-bedroom apartment in the Lower East Side of Manhattan. In May 2008, my roommates and I elbowed our way to a "bargain" lease of \$2,650 a month. The lease recently came up for renewal—with a small rent hike.

You don't have to read The Wall Street Journal to know

the paper or on Craigslist.

**Put it in writing.** When my building manager offered to cut our rent by \$50, I asked to speak to a higher-up. She told me to write a letter, and I did. In my letter, I politely detailed local market conditions, pointing out our neighbors' lower rent, reminding the company of our flawless payment history and stating our ideal discount.

**Stick to Your Guns.** Within hours, the top manager called and offered to renew our lease at \$2,350 a month—a \$300 discount. "It's a special deal. The

# Brain Architecture & Early Childhood

- Early years of life matter because early experiences affect the architecture of the maturing brain.
- The quality of the architecture establishes a sturdy or a fragile foundation for all the development and behavior that follows.
- Getting it right the first time is easier than trying to fix it later.

KEY  
M =  
P =  
LE/

State	Compulsory School Age	Kindergarten Entrance Age <sup>2</sup>	District Offering of Kindergarten	Pupil Attendance in Kindergarten	District Offering of Full-Day Kindergarten	Year Full-Day Law Enacted	Pupil Attendance in Full-Day Kindergarten
Virgin Islands	5	5 on or before December 31	M	M	P		P
Virginia	5 <sup>35</sup>	5 on or before September 30	M	M	P		P
Washington	8	5 on or before August 31	M	P	P		P
West Virginia	6	5 on or before September 1	M	M	M	1996	M <sup>36</sup>
Wisconsin	6	5 on or before September 1	M	P	P <sup>37</sup>	1987	P
Wyoming	7	5 on or before September 15	M	P	P		P

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January 29, 2009

# Rich Jarvis: Compulsory school through age 18 would be good for Idaho

## READER'S VIEW: EDUCATION

As a legislator, I have already spent my fair share of time attending meetings and talking about how to solve some of the issues facing our state. Few will match the importance of the one I will be attending on Friday at the Nampa Civic Center.

Public officials and educators throughout Idaho will be participating at a "Keeping the Promise - Idaho Summit on Dropout Prevention," which begins at 8 a.m. The goal is to raise awareness of the consequences of dropping out of school before graduation and provide information and support to parents and young adults.

The summit is especially timely for me because I will be introducing legislation that meets the problem head on. My bill raises the compulsory school age requirement from 16 to 18; in other words, teenage students will no longer be able to drop out of school when they are 16 or 17.

The Legislature needs to begin a dialogue on this issue. In Idaho, nearly 1,900 students in grades nine-12 dropped out during the last school year, and more than 2,100 dropped out the year before that. Those numbers are unacceptable.

There is no dispute about the link between dropping out of school and the high crime rate, or the economic benefits that will come if young adults stay in school longer - preferably long enough to earn their high school diploma. But the issue goes far beyond dollars and cents. If kids stay in school longer, it becomes society's gain.

Young adults and parents must recognize that a high school education is the minimum required to compete in today's economy.

Unfortunately, when the legal dropout age is 16 or 17, students and schools get the message that dropping out is a natural outcome for some students. The system encourages schools to push out troublesome or challenging children when they reach the age of 16. That may rid the schools of their problem, but it marks only the beginning of society's problem.

The national statistics are sobering. Nearly 70 percent of the nation's inmates fail to receive a high school diploma. In neighboring Nevada, a study shows the definite link between dropping out of school and violent crime. The study estimates that if the state's graduation rate increased by just 10 percent, Nevada would see 45 fewer murders and 2,000 fewer aggravated assaults each year.

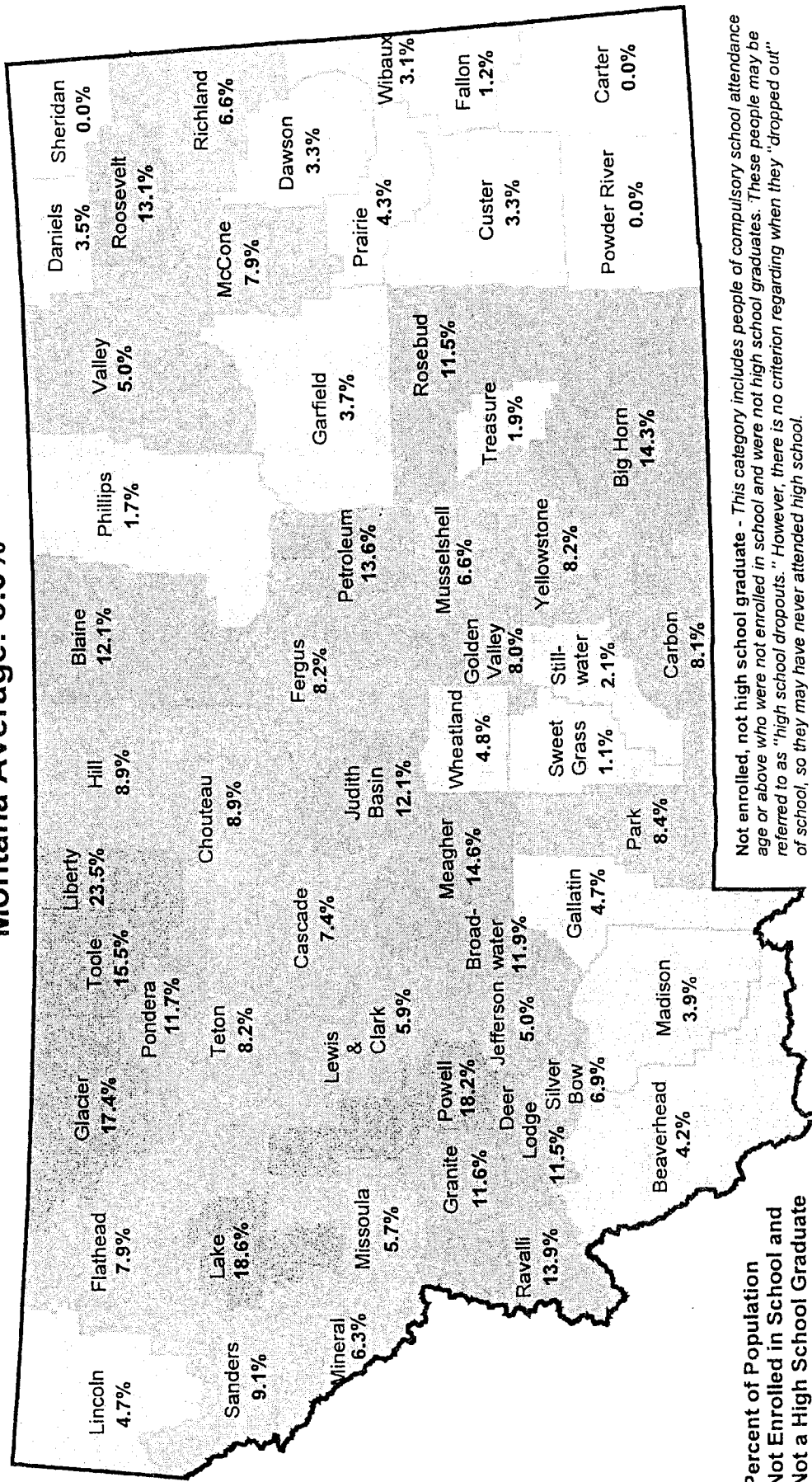
Idaho legislators, of course, will be concerned about the added cost of keeping kids in school until they are at least 18. But dire consequences lie ahead if we don't - in the form of lost lifetime earnings (\$1.2 billion for one-year's class of dropouts) and added health care costs (estimated at \$45 million). Idaho's economy would see a combination of crime-related savings and additional revenue of about \$21 million each year if the male high school graduation rate increased by just 5 percent.

Eighteen states have changed their compulsory school age requirements to age 18, including Nevada, Oregon, Washington and Utah. It's time Idaho does the same - not because of what other states have done, but because it's the right thing to do for our state's future.

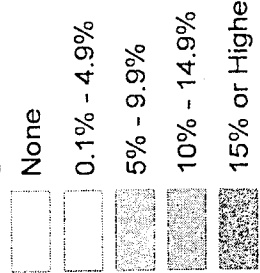
Rep. Rich Jarvis, R-Meridian, represents District 21 in the Idaho House.

# CENSUS 2000: MONTANA

Percent of Population 16 to 19 years Not Enrolled in School and Not a High School Graduate  
Montana Average: 8.0%



Percent of Population  
Not Enrolled in School and  
Not a High School Graduate



Not enrolled, not high school graduate - This category includes people of compulsory school attendance age or above who were not enrolled in school and were not high school graduates. These people may be referred to as "high school dropouts." However, there is no criterion regarding when they "dropped out" of school, so they may have never attended high school.



Created by:  
Census & Economic Information Center  
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CENSUS 2000: Montana  
Percent of Population 16 to 19 years Not Enrolled in School and Not a High School Graduate  
Montana Average: 8.0%

Geography	Population 16 to 19 years: Total	Population 16 to 19 years: In Armed Forces; Not enrolled in school; Not high school graduate	Population 16 to 19 years: Civilian; Not enrolled in school; Not high school graduate	Population 16 to 19 years: Total Population; Not enrolled in school; Not high school graduate	Percent of Population Not enrolled in school; Not high school graduate.
Beaverhead County, Montana	835	0	35	35	4.2%
Big Horn County, Montana	908	0	130	130	14.3%
Blaine County, Montana	506	0	61	61	12.1%
Broadwater County, Montana	226	0	27	27	11.9%
Carbon County, Montana	520	0	42	42	8.1%
Carter County, Montana	86	0	0	0	0.0%
Cascade County, Montana	4335	8	313	321	7.2%
Chouteau County, Montana	369	0	33	33	8.9%
Custer County, Montana	756	0	25	25	3.3%
Daniels County, Montana	114	0	4	4	3.5%
Dawson County, Montana	605	0	20	20	3.3%
Deer Lodge County, Montana	591	0	68	68	11.5%
Ellison County, Montana	166	0	2	2	1.2%
Fergus County, Montana	680	0	56	56	8.2%
Flathead County, Montana	4238	0	336	336	7.9%
Gallatin County, Montana	5008	0	237	237	4.7%
Garfield County, Montana	81	0	3	3	3.7%
Glacier County, Montana	913	0	159	159	17.4%
Golden Valley County, Montana	50	0	4	4	8.0%
Granite County, Montana	129	0	15	15	11.6%
Hill County, Montana	1207	0	107	107	8.9%
Jefferson County, Montana	658	0	33	33	5.0%
Judith Basin County, Montana	140	0	17	17	12.1%
Lake County, Montana	1805	0	335	335	18.6%
Lewis and Clark County, Montana	3520	2	206	208	5.9%
Liberty County, Montana	149	0	35	35	23.5%
Lincoln County, Montana	1144	0	54	54	4.7%

CENSUS 2000: Montana  
Percent of Population 16 to 19 years Not Enrolled in School and Not a High School Graduate  
Montana Average: 8.0%

McCone County, Montana	114	0	9	9	7.9%
Madison County, Montana	355	0	14	14	3.9%
Meagher County, Montana	123	0	18	18	14.6%
Mineral County, Montana	221	0	14	14	6.3%
Missoula County, Montana	6412	0	367	367	5.7%
Musselshell County, Montana	274	0	18	18	6.6%
Natron County, Montana	742	0	62	62	8.4%
Nevada County, Montana	22	0	3	3	13.6%
Phillips County, Montana	291	0	5	5	1.7%
Pondera County, Montana	409	0	48	48	11.7%
Powder River County, Montana	101	0	0	0	0.0%
Powell County, Montana	336	0	61	61	18.2%
Prairie County, Montana	47	0	2	2	4.3%
Rawlins County, Montana	2087	0	290	290	13.9%
Richland County, Montana	587	0	39	39	6.6%
Roosevelt County, Montana	766	0	100	100	13.1%
Rosebud County, Montana	661	0	76	76	11.5%
Sanders County, Montana	628	0	57	57	9.1%
Sheridan County, Montana	212	0	0	0	0.0%
Silver Bow County, Montana	1981	0	137	137	6.9%
Sitka County, Montana	423	0	9	9	2.1%
Sweet Grass County, Montana	175	0	2	2	1.1%
Teton County, Montana	368	0	30	30	8.2%
Toole County, Montana	348	0	54	54	15.5%
Treasure County, Montana	53	0	1	1	1.9%
Valley County, Montana	460	0	23	23	5.0%
Wheatland County, Montana	124	0	6	6	4.8%
Wibaux County, Montana	64	0	2	2	3.1%
Yellowstone County, Montana	7246	0	594	594	8.2%
<b>S. Census Bureau: Census 2000</b>	<b>55369</b>	<b>10</b>	<b>4398</b>	<b>4408</b>	<b>8.00%</b>

# **Brain Architecture & Early Childhood**

- Early years of life matter because early experiences affect the architecture of the maturing brain.
- The quality of the architecture establishes a sturdy or a fragile foundation for all the development and behavior that follows.
- Getting it right the first time is easier than trying to fix it later.

**KEY:**

M = Mandatory

P = Permissive

LEA = Local Education Agency

State	Compulsory School Age <sup>1</sup>	Kindergarten Entrance Age <sup>2</sup>	District Offering of Kindergarten	Pupil Attendance in Kindergarten	District Offering of Full-Day Kindergarten	Year Full-Day Law Enacted	Pupil Attendance in Full-Day Kindergarten
Alabama	7	5 on or before September 1	M	P	M	1990	P
Alaska <sup>3</sup>	7	5 before August 15	P	P	P		P
Arizona	6	5 before September 1	M <sup>4</sup>	P	P		P
Arkansas	5 <sup>5</sup>	5 on or before September 15 (In 2009-10, the date will change to on or before September 1. In 2010-11 the date will change to on or before August 15. Thereafter the date will be on or before August 1.)	M	M	M <sup>6</sup>		P
California	6	5 on or before December 2	M	P	P <sup>7</sup>		P
Colorado	6	LEA Option	M	P	P		P
Connecticut	5 <sup>8</sup>	5 on or before January 1	M	M	P		P
Delaware	5	5 on or before August 31	M	M	M <sup>9</sup>	Law passed in 2006, took effect in 2008-09	P
District of Columbia	5	5 on or before December 31	M <sup>10</sup>	M	P		P
Florida	6 <sup>11</sup>	5 on or before September 1	M	P	P		P
Georgia	6	5 by September 1	M	P	M <sup>12</sup>	1985	P
Hawaii	6	5 on or before August 1	M	P	P		P
Idaho	7	5 on or before September 1	P	P	P		P
Illinois	7	5 on or before September 1 <sup>13</sup>	M	P <sup>14</sup>	P <sup>15</sup>		P
Indiana	7	5 on or before August 1	M	P	P		P
Iowa	6	5 on or before September 15	M	P	P		P
Kansas	7	5 on or before August 31	M	P	P		P

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Kentucky	6	5 by October 1	M	P	P		P
Louisiana	7	5 on or before September 30	M	M	M	1990	M <sup>16</sup>
Maine	7	5 on or before October 15	M	P	P <sup>17</sup>		P
Maryland	5	5 by September 1	M	M <sup>18</sup>	M	2002	P
Massachusetts	6	LEA Option	M	P	P <sup>19</sup>		P
Michigan	6	5 on or before December 1 <sup>20</sup>	M <sup>21</sup>	P	P		P
Minnesota <sup>22</sup>	7	At least 5 on September 1	M	P	P		P
Mississippi	6	5 on or before September 1	M	P	M		P
Missouri	7	5 before August 1 (LEA option between August 1 and October 1 for metropolitan districts)	M	P	P		P
Montana	7	5 on or before September 10	M	P	P		P
Nebraska	6	5 on or before October 15	M	P	P		P
Nevada	7	5 on or before September 30	M	M <sup>23</sup>	P		P
New Hampshire	6	LEA Option	P	P	P		P
New Jersey	6	LEA Option	P	P	P		P
New Mexico	5	5 before September 1	M	M	P <sup>24</sup>	2000	P
New York	6	LEA Option	P <sup>25</sup>	P	P		P
North Carolina	7	5 on or before August 31	M	P	M <sup>26</sup>		P
North Dakota	7	5 before September 1	P	P	P		P
Ohio	6	September 30 or August 1 <sup>27</sup>	M	M <sup>28</sup>	P		P
Oklahoma	5	5 on or before September 1	M	M	P <sup>29</sup>		P
Oregon	7	5 on or before September 1	M	P	P		P
Pennsylvania	8	LEA Option	P	P	P		P
Puerto Rico	5	5 on or before August 31	M	M	P		P
Rhode Island	6	5 on or before September 1	M	M	P		P
South Carolina	5 <sup>30</sup>	5 on or before September 1	M	M	M <sup>31</sup>	1998	P
South Dakota	6 <sup>32</sup>	5 on or before September 1	M	M	P		P
Tennessee	6	5 on or before September 30	M <sup>33</sup>	M	P		P
Texas	6	5 on or before September 1	M	P	P		P
Utah	6	5 on or before September 2	M	P	P		P
Vermont	6	5 on or before January 1 <sup>34</sup>	M	P	P		P

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Virgin Islands	5	5 on or before December 31	M	M	P		P
Virginia	5 <sup>35</sup>	5 on or before September 30	M	M	P		P
Washington	8	5 on or before August 31	M	P	P		P
West Virginia	6	5 on or before September 1	M	M	M	1996	M <sup>36</sup>
Wisconsin	6	5 on or before September 1	M	P	P <sup>37</sup>	1987	P
Wyoming	7	5 on or before September 15	M	P	P		P